

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Patricia L. Bower  
DebtorCase No. 12-40715-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: dcapers  
Form ID: 262Page 1 of 2  
Total Noticed: 18

Date Rcvd: May 08, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2012.

db +Patricia L. Bower, 2012 Himrod Street, Ridgewood, NY 11385-1233  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
7546463 Bank of America, PO Box 982235, El Paso, TX 79998-2235  
7546464 Barneys of New York, PO Box 326, Lyndhurst, NJ 07071-0326  
7546465 Charles and Mariellen Bower, 213 Schnoebelen Street, Riverside, IA 52327-9663  
7546472 Internal Revenue Service, Holtsville, NY 11742-0480  
7546474 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
(address filed with court: Von Maur, Inc, 6565 Brady Street, Davenport, IA 52806)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov May 09 2012 12:59:32 United States Trustee,  
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833  
7546466 EDI: CHASE.COM May 08 2012 21:43:00 Chase Bank USA NA, PO Box 15298,  
Wilmington, DE 19850-5298  
7546468 EDI: DISCOVER.COM May 08 2012 21:43:00 Discover Financial Services, PO Box 30943,  
Salt Lake City, UT 84130-0943  
7546467 EDI: TSYS2.COM May 08 2012 21:43:00 Department Stores National Bank, Bankruptcy Processing,  
PO Box 8053, Mason, OH 45040-8053  
7546469 EDI: RMSC.COM May 08 2012 21:43:00 GE Capital Retail Bank, Bankruptcy Department,  
PO Box 103104, Roswell, GA 30076-9104  
7601531 +EDI: BASSASSOC.COM May 08 2012 21:43:00 HSBC Bank Nevada, N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
7546470 EDI: HFC.COM May 08 2012 21:43:00 HSBC Finance Corp, PO Box 729080, Dallas, TX 75372-9080  
7546471 EDI: HFC.COM May 08 2012 21:43:00 HSBC Finance Corp, PO Box 10327, Jackson, MS 39289-0327  
7546473 EDI: SALMAESERVICING.COM May 08 2012 21:43:00 Sallie Mae, PO Box 9500,  
Wilkes-Barre, PA 18773-9500

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

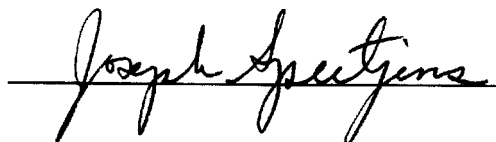
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2012

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2012 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com;n159@ecfcbis.com;lcroslow@windelsmarx.com  
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 2

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-12-40715-ess

Patricia L. Bower

2012 Himrod Street  
Ridgewood, NY 11385

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-0873

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on February 1, 2012; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: May 8, 2012

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form BLDfnd7(12/01/2007)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**